Income:

Wages/ Salary

Search the internet and find a job you would be interested in working at. How much do you get paid? Is this an hourly/ daily/ weekly/ monthly amount? Figure out how much you would get paid on a **monthly** basis.

|  |
| --- |
| Total Monthly Amount: |

Other forms of Income

Will you get any other forms of income when you are working? Will you still get disability allowance (are you working less than the 20 hours)?

|  |
| --- |
| Total Monthly Amount: |

Expenditure:

Rent

Search the internet to find somewhere that you would like to live in and an area that you would like to live. Your search criteria should be in the section that says ‘sharing’ as it is unlikely that you will be able to afford somewhere on your own. When picking somewhere to rent make sure it has everything you want- do you want a garden? Do you want an en suite bathroom? Calculate your rent on a **monthly** basis.

The 2 best websites to check for rented accommodation are [www.daft.ie](http://www.daft.ie) and [www.myhome.ie](http://www.myhome.ie)

|  |
| --- |
| Total Monthly Spend: |

Food/ Supermarket

Go online to [www.tesco.ie](http://www.tesco.ie) and have a look at the cost of the different things you would need to buy for yourself on a **monthly** basis and put them into your shopping basket. You will come up with a total at the end. You may need to sign up and register for the site first.

Make sure that you don’t just include food but things like cleaning products, pet food, drinks etc.

|  |
| --- |
| Total Monthly Spend: |

Clothes

Go online to a website that you would buy clothes from. Pick a few items of clothes that you really like. Calculate how much they would cost you in the box below.

|  |
| --- |
| Total Monthly Spend: |

Socialising

How much do you spend on a monthly basis on socialising? How much do you spend on the cinema, eating in restaurants or nights out? Calculate this on a **monthly** basis.

|  |
| --- |
| Total Monthly Spend: |

Light and Heat:

Search [www.google.ie](http://www.google.ie) to try and find the average amount that people spend on a monthly basis on gas/ oil and electricity. Other websites that might help would be

[www.bordgais.ie](http://www.bordgais.ie)

[www.electricireland.ie](http://www.electricireland.ie)

[www.esb.ie](http://www.esb.ie)

Calculate what your **monthly** spend is likely to be. Are you living somewhere with one other person or a few people. Will this make it cheaper or more expensive?

|  |
| --- |
| Total Monthly Spend: |

Internet and TV

Find the best deal you can for TV and internet. Remember that the total amount will be divided by how many people live in your house. Should you get tv and internet from 2 separate companies or from the same company? Look at the following websites-

[www.upc.ie](http://www.upc.ie) [www.eircom.net](http://www.eircom.net)

[www.digiweb.ie](http://www.digiweb.ie) [www.sky.com/Ireland](http://www.sky.com/Ireland)

[www.imagine.ie](http://www.imagine.ie) [www.magnet.ie](http://www.magnet.ie)

|  |
| --- |
| Total Monthly Spend: |

Bins

Find out how much your bins cost on a monthly basis. Remember to divide the total monthly cost by the amount of people that live in the house/ apartment. Who is the cheapest and provides the best service?

[www.greyhound.ie](http://www.greyhound.ie) [www.thorntons-recycling.ie](http://www.thorntons-recycling.ie)

[www.dublinwaste.ie](http://www.dublinwaste.ie) [www.panda.ie](http://www.panda.ie)

|  |
| --- |
| Total Monthly Spend: |

Sundries

Calculate how much you spend a month on things such as phone credit, CD’s, DVD’s, computer games, cigarettes etc. Make sure you do this on a **monthly** basis.

|  |
| --- |
| Total Monthly Spend: |

Loans

Do you have any loans? e.g car loan, personal loan. What are your monthly repayments?

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| --- |
| Total Monthly Spend: |

Total Income:

|  |  |
| --- | --- |
|  | Amount |
| Wages |  |
|  |  |
|  |  |
| Total Income: |  |

Total Expenditure:

|  |  |
| --- | --- |
|  | Amount |
| Rent |  |
| Food |  |
| Clothes |  |
| Socialising |  |
| Light and Heat |  |
| Internet and TV |  |
| Bin Charges |  |
| Sundries |  |
| Loan Repayments |  |
|  |  |
| Total Expenditure: |  |

Total Income - Total Expenditure = Surplus

(\_\_\_\_\_\_\_\_\_) - (\_\_\_\_\_\_\_\_\_\_\_\_\_) = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_